

# Extension Agent Family Warns: Prepare For Fire

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On January 5, 1990, Marie Walker learned more than she ever wanted to know about fire. She learned how swiftly and completely things are destroyed. She also learned how one can help prevent and prepare for something that no one is every prepared for.

"It's something you never think will happen to you," Marie said. Marie and her husband Gordon Walker, an extension agent in Mifflin County, built a new, brick home 12 years ago. With smoke detectors installed and a new insurance policy, a house fire was the last thing on their minds. But 12 years later, on a cold January day, fire became the only thing on their minds.

At 12:00 noon, Marie and son Gary were eating lunch. While eating, Gary mentioned smelling smoke. They walked outside, taking a few minutes, and Gary left. Back in the house, Marie's daughter-in-law Cathy called to say she would soon pick up Kierstin, Marie's granddaughter who

was sleeping in the front bedroom.

"I had to cut her off. I said, 'Cathy, I smell smoke. I'll call you back'"

That's when Marie opened the cellar door and smoke poured out. She hurried to the outside cellar door and found the cellar full of smoke.

"I went back to the kitchen to use the phone, but the phone was dead. Smoke was coming out from the dishwasher, the stove, the cupboards. I woke up Kierstin in the front bedroom, got her dressed, got my coat, and tried to get to the back bedroom for my car keys, but I couldn't get there. Until I could get out of the hallway and outside, the house was completely full of smoke. I turned around and look back and the windows were just black."

Marie emphasizes that all this took place in just minutes. Marie walked to Cathy's home, a quarter mile away. Cathy saw Marie coming and called the fire company, who arrived within 15 minutes. The fire started because of a cracked crock in the chimney, and was burning between the base-

ment ceiling and the floor above.

"The fire chief said this was the first house they lost because they couldn't find the fire. When the floors gave way, everything went down. But the firemen couldn't have been better. They were exceptional people. They wanted to know if there was anything very important and if we knew where it was. They would try to go in for us."

As a result, the firemen saved Marie's jewelry and some of Gordon's guns. Five fire companies responded, five firemen were injured, three hospitalized, and the house was declared a total loss.

The aftershock of such a tragedy brings with it a whole range of emotions - bitterness, depression, frustration, and thankfulness that no one lost their life.

The Walker family has always been close, and after the fire Marie and Gordon stayed with Neal, Cathy and Kierstin. "The insurance company offered to provide a motel as long as needed, but at a time like this, you need family. It would have been awful to go through it by ourselves."

Friends from church were the first to come with food. Marie's Sunday School class gave a shower to help replace what was lost. Banks set up trusts through which people could donate. "It took a long time to get thank-you notes out, but it's never too late to say thank-you".

After the fire, so many people called wanting to help, but the insurance company wouldn't allow anything to be touched - no cleaning up.

Dealing with the insurance company became increasingly frustrating. "The day of the fire the insurance adjuster asks questions and writes while you try to talk - they catch you at a weak moment". While watching the house smolder, Marie was asked how much they spent each week on food, and for a copy of their electric bill which burned!

"When you don't buy meat at the grocery store, and you bake your own bread, and you go to the store every three-four weeks, you don't figure in all those things," she said.

Marie went on to say, "The hassle with the insurance company and listing the contents, I think, was worse than the fire. We had to list every item, a description of it, how old it was, what kind of shape it was in, and replacement value." Replacement values are found in magazines, catalogues, department stores, jewelry stores, anywhere an exact replica can be found or a comparable one. "You had to list the catalogue and page number. If it was a jeweler, which jeweler, location and the clerk who waited on you."

Finding a replacement value may seem a tall task, but the task before that is even more overwhelming - the job of listing every item.

"They wanted every item. Shoes - how many did you have? How old? What shape were then in? Bedding - how many pairs of sheets and pillowcases? Books - I can't begin to remember the quilt books? I probably lost some 40-45, some I knew, but many I didn't. All of Gordon's reference books for teaching Sunday School and Bible studies are gone. The kitchen - all the condiments - everything. So you go to the grocery store, to up one aisle and down the other, trying to remember what you had in your cupboard and get



Evan Riegert, Gordon and Marie Walker's grandson, keeps warm with a red sweater Marie knitted.

a price. You try to remember, but you don't, even if you go room by room. If you didn't have to do that for the insurance company, it wouldn't bring back all the memories day after day."

It's hard to imagine listing every possession. How do you count, from memory, all the Golden Books, each toy being kept for the grandchildren, and every Christmas ornament?

Harder still is being asked to put a dollar value on some things that were as familiar as a family member.

Walkers' home, like so many homes, embodied an accumulation of not only material items, but items with stories. "Forty years were in that house - everything we had was there. And most things in our house told a story - we either bought it from someone we knew, it was a family members', or it was given from a grandparent. So many of these things were designated to go to each one of the children."

Gordon's mother had given a set of china to be used by Marie and Gordon, then handed down to Neal. The silver would have gone to Gary. Because of the fire, Walker's cherished grandfather clock, a one-of-a-kind made for Gordon's grandfather in Scotland, cannot be passed to the first Walker grandson. Lost are wedding photo albums and slides of when the children were little. But of the things most cherished, is the family Bible.

"That's probably the one thing I miss the most - the family Bible from my parents. Mother was there over the holiday and updated the family tree," Marie explained.

Gone also is Marie's handiwork. The baby gifts for daughter Nancy never made it to the shower held the Sunday after the fire. "I had made the baby a quilt and knitted an afghan. I had made Gordon's niece a crocheted shawl, and all my quilts are gone. Most quilts I usually gave away, but there were two from Gordon's mother, one on each bed, and I had the first three I made." (Marie started quilting in 1966 and has made 26 quilts.)

At the time of the fire, Marie had, on the frame, a sampler for Gordon two-thirds completed. She also had finished three quilt tops, one candlewick, one appliqued, one pieced, all ready to be quilted for the grandchildren.

As a result of the fire, family members and close friends have checked their insurance policies and have updated the coverage.

"Replacement cost isn't always the replacement cost of today's value. We thought we had replacement cost, but it has taken everything from the house and contents just to rebuild."

To ease the overwhelming task of an itemized list, some family members have video-taped everything in their homes, opening closet doors and kitchen cupboards.

Smoke detectors should be hung and batteries checked annually. Photos should be taken and policies updated and stored in a safe-deposit box.

With a little foresight and effort, preparations could be taken to, most importantly, save a life, to prevent a fire, or to prepare for something no one is ever really prepared for - a fire.



This latchhook Canadian Goose rug is an example of many of the hand-made items lost in the fire.



Marie Walker holds a Dahlia quilt she made as a wedding gift for her daughter Nancy. When Walker's home burned in January, irreplaceable heirlooms were destroyed, including Marie's handiwork, Gordon's guns and carvings, and antiques that were destined for the Walker's grandchildren. "It's not just our loss, the whole family is affected", Marie commented.

## Homestead Notes